

| |
|---|
| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY |
| Albert Russo CN 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee |
| In re: Ronald J Howarth Linda B Howarth Debtor(s) |

Case No. 19-19803 / MBK

Hearing Date: July 23, 2019 10:00 am

Judge: Michael B. Kaplan

Chapter: 13

TRUSTEE'S OBJECTION TO DEBTOR(S) CHAPTER 13 PLAN

Albert Russo, Standing Chapter 13 Trustee, objects to the Debtor(s) Plan for the following reason(s):

Updated information on all vehicles and trailer - Schedule B does not give any mileage on vehicles and Trailer info.

The debtor(s) plan consists of unnecessary or excessive expense items, such as: Tele/Cell/Internet/Cable \$640

The debtor(s) is not paying all disposable income into the plan pursuant to either Schedules I & J or Form 22C based upon the Trustee's review of the income and tax returns provided. The Trustee's calculations are higher for the following reason(s): Proof of income verifies higher.

The Schedules fail to account for the debtor(s) tax refund in the amount of \$9,501 when determining disposable income.

The Plan provides for payment on unsecured claims of less than that which would be distributed upon liquidation under Chapter 7, as prohibited by 11 U.S.C. § 1325(a)(4): There is non-exempt equity on real property \$34,172.33, 2012 Subura \$20,451, Trailer \$1,000, Firearms \$1,000, Wells Fargo checking and savings \$3,512.41, Chase bank accounts \$106.74, Tax Refund \$11,931 and possibly other vehicles.

Must file Pre-confirmation certificate.

WHEREFORE, Standing Chapter 13 Trustee, Albert Russo, objects to confirmation of the plan.

/s/ Albert Russo

Albert Russo

Standing Chapter 13 Trustee

by: David Martin, Staff Attorney